

United States Bankruptcy Court

District of Arizona

Case No. 2:11-bk-29052-RJH

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

FELIPE H SANCHEZ

TERESA A SANCHEZ

6944 W PATRICIA ANN LN

6944 W PATRICIA ANN LN

PEORIA, AZ 85382

PEORIA, AZ 85382

Social Security / Individual Taxpayer ID No.:

xxx-xx-0426

xxx-xx-2870

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/6/12

Randolph J. Haines

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Arizona

In re:
FELIPE H SANCHEZ
TERESA A SANCHEZ
Debtors

Case No. 11-29052-RJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: rohmannd
Form ID: b18

Page 1 of 3
Total Noticed: 32

Date Rcvd: Feb 06, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2012.

db/jdb
cr
10877280 +FELIPE H SANCHEZ, TERESA A SANCHEZ, 6944 W PATRICIA ANN LN, PEORIA, AZ 85382-4555
+++RECOVERY MANAGEMENT SYSTEMS CORPORATION, 25 SE 2ND AVE #1120, MIAMI, FL 33131-1605
10877281 +ALLIED COLLECTIONS SVS, 7120 HAYVENHURST AVE., VAN NUYS, CA 91406-3843
10877282 +ALLIED INTERSTATE INC., 3000 CORPORATE EXCHANGE, COLUMBUS, OH 43231-7684
10877283 +ANACONDA INVESTMENTS, P.O. BOX 7038, PHOENIX, AZ 85011-7038
10877284 +BUREAU OF MEDICAL ECONCS, 326 E. CORONADO RD. #205, PHOENIX, AZ 85004-1524
10877286 +BYL COLLECTION SERVICE, 301 LACEY ST, WEST CHESTER, PA 19382-3727
+CHASE AUTO, 3415 VISION DR., COLUMBUS, OH 43219-6009
10877287 +CIG FINANCIAL, P.O. BOX 19795, IRVINE, CA 92623-9795
10877288 +CITIZENS CAF, 480 JEFFERSON BLVD., WARWICK, RI 02886-1359
10877289 +CMM ENTERPRISES, P.O. BOX 781317, WICHITA, KS 67278-1317
10877290 +GECR/DILLARD, P.O. BOX 981402, EL PASO, TX 79998-1402
10877291 +HEALTH CARE COLL INC., 2432 W. PEORIA AVE. #1060, PHOENIX, AZ 85029-4797
10877292 +JR BROTHERS FINANCE, 10000 N. 31ST AVE STUITE D20, PHOENIX, AZ 85051-0913
10877293 +KENNETH EISEN & ASSO., 777 E. MISSOURI AVE. STE 1, PHOENIX, AZ 85014-2830
10877294 +KENNETH EISEN & ASSO., 4800 N. CENTRAL, PHOENIX, AZ 85012-1758
10877295 +MBB, 1460 RENAISSANCE DR., PARK RIDGE, IL 60068-1349
10877296 +MEDICAL BUSINESS BUREAU, 1550 NORTHWEST HWY, PARK RIDGE, IL 60068-1411
10877297 MEDICAL RESOURCE SYSTEM, 2222 S. DOBINS RD STE#110, MESA, AZ 85202
10877299 +NCO FINANCIAL SERVICES, P.O. BOX 15636, WILMINGTON, DE 19850-5636
10877300 +NOBLE TILE SUPPLY INC., 2800 N. 44TH ST. #55, PHOENIX, AZ 85008-1500
10877302 +THE LAW OFFICES OF MIT, 2222 TEXOMA PKWY STE 160, SHERMAN, TX 75090-2482
10877303 +UNITED CONSUMER FIN, 865 BASSETT RD., WESTLAKE, OH 44145-1194
10877304 +VERICREST, P.O. BOX 24610, OKLAHOMA CITY, OK 73124-0610
10877305 +VERISON, 7000 CENTRAL AVE. SW, ALBUQUERQUE, NM 87121-2096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
EDI: BRWBRWON.COM Feb 07 2012 01:33:00 ROGER W. BROWN, P.O. BOX 32967,
PHOENIX, AZ 85064-2967
smg
EDI: AZDEPREV.COM Feb 07 2012 01:33:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
10877285 +EDI: CAUT.COM Feb 07 2012 01:33:00 CHASE, P.O. BOX 901076, FT WORTH, TX 76101-2076
10877298 +EDI: MID8.COM Feb 07 2012 01:33:00 MIDLAND CREDIT MGMT, 8875 AERO DR.,
SAN DIEGO, CA 92123-2255
10877299 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 07 2012 05:15:58 NCO FINANCIAL SERVICES,
P.O. BOX 15636, WILMINGTON, DE 19850-5636
10919224 EDI: RECOVERYCORP.COM Feb 07 2012 01:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10877301 +EDI: WTRRN BANK.COM Feb 07 2012 01:33:00 TARGET NATIONAL BANK, P.O. BOX 673,
MINNEAPOLIS, MN 55440-0673
10877306 +EDI: WESTASSET.COM Feb 07 2012 01:33:00 WEST ASSET MANAGMENT, 2703 N. HIGHWAY 75,
SHERMAN, TX 75090-2567

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
[*** NO NAME OR ADDRESS SUPPLIED ***]

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

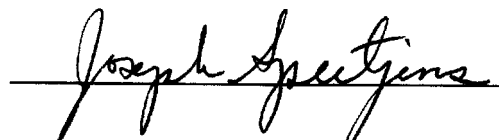
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0970-2

User: rohmannd
Form ID: b18

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Total Noticed: 32

Date Rcvd: Feb 06, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2012 at the address(es) listed below:
NONE.

TOTAL: 0